Flu is a serious contagious disease. Each year in the United States, on average, more than 200,000 people are hospitalized and 36,000 people die from seasonal flu complications. This flu season could be worse. There is a new and very different flu virus spreading worldwide among people called novel or new H1N1 flu. This virus may cause more illness or more severe illness than usual.

The Centers for Disease Control and Prevention (CDC) urges you to take the following actions to protect yourself and others from influenza (the flu):

**Take time to get a flu vaccine.**
- CDC recommends a yearly seasonal flu vaccine as the first and most important step in protecting against seasonal influenza.
- While there are many different flu viruses, the seasonal flu vaccine protects against the three seasonal viruses that research suggests will be most common.

- Vaccination is especially important for people at high risk of serious flu complications, including young children, pregnant women, people with chronic health conditions like asthma, diabetes, or heart and lung disease, and people 65 years and older.
- Seasonal flu vaccine is also important for health care workers and other people who live with or care for high risk people to prevent giving the flu to those at high risk.
- A seasonal vaccine will not protect you against novel H1N1.
- A new vaccine against novel H1N1 is being produced and will be available in the coming months as an option for prevention of novel H1N1 infection.
- People at greatest risk for novel H1N1 infection include children, pregnant women, and people with chronic health conditions like asthma, diabetes, or heart and lung disease.

**Take everyday preventive actions.**
- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hand cleaners are also effective.
- Avoid touching your eyes, nose, or mouth. Germs spread this way.
- Try to avoid close contact with sick people.
- If you are sick with flu-like illness, CDC recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. (Your fever should be gone without the use of a fever-reducing medicine.) Keep away from others as long as you are sick.

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much as possible. This is to keep from making others sick.

- Visit the CDC website (http://www.cdc.gov/h1n1flu/) to find out what to do if you get sick with the flu and how to care for someone at home who is sick with the flu.

Take flu antiviral drugs if your doctor recommends them.

- If you get seasonal or novel H1N1 flu, antiviral drugs can treat the flu.
- Antiviral drugs are prescription medicines (pills, liquid, or an inhaled powder) that fight against the flu by keeping flu viruses from reproducing in your body.
- Antiviral drugs can make your illness milder and make you feel better faster. They may also prevent serious flu complications.
- Antiviral drugs are not sold over-the-counter and are different from antibiotics.
- Antiviral drugs may be especially important for people who are very sick (hospitalized) or people who are sick with the flu and who are at increased risk of serious flu complications, such as pregnant women, young children, and those with chronic health conditions.
- For treatment, antiviral drugs work best if started within the first 2 days of symptoms.
- Flu-like symptoms include fever (usually high), headache, extreme tiredness, dry cough, sore throat, runny or stuffy nose, muscle aches, and sometimes diarrhea and vomiting.

The above information is provided courtesy of the CDC. You may check the CDC flu site at http://www.cdc.gov/flu/ for up to the date information about H1N1 and seasonal influenza.

Alternatives to Selling: Benefits to Becoming a Landlord

Thinking about selling that extra piece of residential real property? Think again. There may be more value to holding onto the property and renting it out than you realize. It's worth evaluating such potential benefits as rental income, tax deductions, property appreciation, and being your own boss -- before you put out the "For Sale" sign.

Rental Income Cash Flow

Ideally, you want a rental to produce a positive annual cash flow. Here’s how to determine the likelihood of achieving that:

- Determine the likely rent you’ll receive. To figure out whether this is possible, start by determining how much your property would rent for. Check local listings for properties of a similar size and quality to yours, ideally within the same neighborhood. You may need to call some landlords or visit rentals for details.
- Factor in “vacancy” time. Don’t count on receiving rental income for 12 months of every year. Even if your property is in high demand, transition time between tenants can take a month or two.

Nationwide, the vacancy rate runs around 10%, but this varies widely between urban and rural rentals, different regions of the country, and even by neighborhood or type of house. Ask your local reference librarian or real estate broker about your area’s vacancy rates.

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Subtract property expenses. Your rental income will not be pure profit. Factor in your projected property taxes, mortgage payments (if any), insurance, utilities, repair and maintenance costs, and if you don't wish to spend your own time dealing with tenants, property management fees (approximately 8% to 10% of the rental income).

Maintenance costs can be particularly high if your house is old or you've put off major repairs such as replacing the roof or furnace. As a landlord, you'll be responsible for keeping the property in habitable condition.

Calculate projected profit. To get your projected profit, subtract expected vacancies and likely expenses from the annual projected rent.

If it looks like you'll come out $1,200 to $2,400 ahead each year ($100 to $200 each month), you're doing well by industry standards. If you'll only be breaking even, or will lose money by renting, it may still be worth it if you're likely to earn high profits by waiting to sell.

Tax Deductions

The tax code is full of deductions for landlords. Here are some of the more significant tax deductions available to small residential landlords:

- Interest. Often a landlord's biggest deduction, this includes mortgage interest payments on loans to buy or improve rental property. It also includes interest on credit cards for goods or services related to the rental activity.

- Depreciation. You can deduct the value of your rental house (but not the land) over a number of years (27.5 years for residential rentals).

- Repairs. The cost of repairs to rental property (repainting, fixing leaks, plastering, fixing broken windows) is fully deductible in the year in which you pay for them.

- Local and long distance travel. Landlords can deduct travel expenses related to their rental activity. The IRS scrutinizes these deductions, however, so learn the rules and keep good records.

- Home office. Landlords can deduct their home office expenses, provided they meet certain requirements.

"Net loss." Some landlords can claim so many deductions that it more than offsets all their rental income, resulting in what's known as a "net loss." This is especially common among landlords who don't own many properties -- particularly in their first year or two, when they tend to charge lower rents. Ending up with a net loss from your rental activities isn't a bad thing, though. Subject to certain restrictions known as the passive loss and at-risk rules, you may be able to deduct this loss from any nonrental income you have, such as a salary.

Being Your Own Boss

Some people make their living by buying, renting out, and ultimately selling real estate. If you only own one property other than your primary residence, you're not yet one of these big-time real estate investors -- but will get a taste of that lifestyle. Some people love the independence, and the chance to put in a little sweat and creativity in search of higher returns.

If, on the other hand, you've got your hands full with other projects, don't have the time or inclination to learn the landlord/tenant laws, and aren't ready for regular dealings with tenants, contractors, and local officials, being a landlord may not be for you.
How Can I Break Out of a Rut?

Taking any of the following small steps can lead to big changes in your life:

Career Changes

Learn a new job skill. Pick something you have always wanted to do, such as learning a new software application. Take a class at a community college or through your company training program.

Earn that college degree. Study a course catalog to determine what it takes to get started. Or, earn the certification given by the professional association in your field. Inform your supervisor and human resources director of your goal.

Subscribe to a professional or career journal in your field. If you already subscribe to one, contribute an article or a letter to the editor.

Find a mentor. Choose a successful person in your field who can teach you nuances you may not learn in a class or on the job.

Personal Development

Reduce the amount of time you spend watching television by an hour a day. Use the extra time for something special, such as reading a book, taking a class, visiting a friend, or pursuing a hobby.

Initiate a family project, such as planning your next vacation or planting a backyard garden.

Fulfill a fantasy. For example, take tap-dancing lessons, perform at an "open-mic" club, or join a neighborhood chess club or baseball team.

Better Health

Take a walk. Use your lunch break to explore the neighborhood near your workplace, or use the weekend to visit local parks and scenic areas on foot.

Vary your workout. Add new challenges by making your workout more interesting, not longer or harder. Alternate activities that complement each other, such as swimming and cycling or aerobic dance and strength training.

Explore a new cuisine. Sample local ethnic restaurants. Learn to make low-fat versions of your favorite dishes.

Take a healthful vacation. Attend a sports camp or sign up for a bike tour of a national park.

At Leisure

Play tourist in your own town. Check out a guidebook or ask your visitors bureau for information on local tourist attractions, walking tours, and events.

Take your camera with you on daily activities. Look for scenes that would make interesting pictures. It will give you a different eye on your world.

Write a letter to someone you haven't heard from in a while. It might revive a friendship. Writing the letter can also help you clarify your thoughts about your life and work.

Family and Community

Ask your children, spouse, or friends to suggest their favorite things to do, then join in, enthusiastically.

Volunteer at a nearby hospital, library, or theater group. Start by committing yourself to a single event or project. If you enjoy the work, you can build a long-term relationship.
Vitamin D

Vitamin D is a fat soluble vitamin that your body requires for accomplishing many important tasks. It is a much overlooked vitamin and recent studies show that more and more Americans, especially children, are vitamin D deficient. So how can you prevent deficiency and get the vitamin D that you need? It used to be as simple as soaking up some daily sunshine, but there is more that you may need to know.

Why do our bodies need vitamin D?

- Vitamin D increases our ability to absorb calcium and phosphorus at more than twice the rate of normal absorption. This extra absorption helps keep bones at their strongest.
- Some studies have shown that not having enough vitamin D is associated with muscle weakness. For maximum muscular function, vitamin D is necessary.
- Research has also linked low levels of vitamin D with high blood pressure. In addition, vitamin D deficiency is related to high blood sugar levels. These two factors combined increase the risk of heart disease by four times the normal rate.

So, how much Vitamin D do you need?

The Recommended Daily Allowances (RDAs) for vitamin D are:

- age 50 or under: 200 IU
- age 51-70: 400 IU
- over age 70: 600 IU

Types of Vitamin D: Vitamin D2 and vitamin D3 are important to humans. Vitamin D2 is synthesized by plants. Vitamin D3 is synthesized by humans in the skin when it is exposed to UVB rays from sunlight.

Foods may be fortified with vitamin D2 or D3. Both are used in over-the-counter vitamin D supplements. Look for vitamin D3 in your supplement as vitamin D2 is about 25% less potent.

Vitamin D deficiency: Your body stores vitamin D in body fat and can store enough to carry you through the winter if you get adequate amounts from food and sunlight in the summer and fall. UV rays from the sun are too weak during the winter months to aid in vitamin D production. You are most susceptible to these weak rays if you live north of an imaginary line that runs between Los Angeles and Atlanta. Other factors that increase your risk of deficiency are eating a limited diet, severely limiting exposure to the sun, and wearing sunscreen at all times.

Make sure you get the OK from your doctor before starting a supplement.
Ways to increase your intake of Vitamin D

Sunlight and vitamin D: Traditionally, sunlight was the best way to get vitamin D. Today, most Americans aren’t exposed to enough sun during the winter months, especially those individuals who live in the northern states. Even during the summer it is hard to get enough vitamin D because of increased sunscreen use. Wearing sunscreen is important to protect against rays that are dangerous; however, these products block the UV rays that produce vitamin D in our bodies. This lack of sun exposure can lead to vitamin D deficiency, which is why it is important to incorporate food and supplement sources of vitamin D into your diet.

If possible, expose your skin to sunlight for very brief periods of time. In order to be able to produce vitamin D from sunlight, about 50% of your skin needs to be exposed to rays for 5-10 minutes, two to three times each week. People with darker skin need more sun exposure to make the same amount of vitamin D.

Food sources: Although we can get vitamin D from the sun, it is important to make sure you include plenty of vitamin D in your diet.

One of the best sources for Vitamin D is oily fish including halibut, catfish, salmon, and tuna.

Serving Suggestions:
- Serve fish for dinner once or twice a week.
- Experiment with different herbs, spices and cooking techniques to create a meal your family will enjoy.
- Add canned tuna to a salad for lunch.

Vitamin D can also be found in beverages such as milk, soy milk, and fortified orange juice.

Serving Suggestions: Include an 8 ounce glass of 100% orange juice fortified with calcium and vitamin D with your morning bowl of cereal.
- Drink a glass of 1% milk with whole grain crackers for a snack.
- Add soymilk to your coffee or tea.

Some other great food sources of vitamin D include eggs and yogurt.

Serving Suggestions: Have a hard boiled egg or a cup of low fat yogurt for a snack.

Can I get too much Vitamin D?

Vitamin D toxicity is extremely rare but can be caused by accidentally or intentionally consuming excessively high doses. Doses of more than 50,000 IU per day are associated with very high levels of calcium and phosphate.

Prevention: Aim for 1,000 IU of vitamin D a day from food, supplements and multivitamins combined. It’s safe to take up to 2,000 IU a day from vitamin D supplements, however if you’re prone to kidney stones check with your doctor before taking more than 1,000 IU a day. Vitamin D is included in most multivitamins, usually in strengths from 50 IU to 1,000 IU.

Call Your Health Coach for More Information 1-888-493-5522

National Institutes of Health, Mayo Clinic, Nutrition Action (CSPI), IDEA Fitness Journal